

United States Bankruptcy Court
Western District of Washington

In re:
Jessica Ashley Olson
Debtor

Case No. 19-40561-MJH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-3

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 29

Date Rcvd: May 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2019.

db
956568569 +Jessica Ashley Olson, 345 SW Warren Street, Castle Rock, WA 98611-8108
956568570 +Aarons Rents, 3820 Ocean Beach Highway, Longview, WA 98632
956568575 +Best Buy/cbna, PO BOX 6497, Sioux Falls, SD 57117-6497
956568577 +Comenity/GAMEST, PO Box 183043, Columbus, OH 43218-3043
956568579 +Equifax, PO BOX 30272, Tampa, FL 33630-3272
956568581 +Experian, Profile Maintenance, PO BOX 9558, Allen, TX 75013-9558
956568582 +FMS Inc, 4915 S Union Ave, Tulsa, OK 74107-7839
956568588 +GC Services, 6330 Gulfton, PO Box 3026, Houston, TX 77253-3026
956568589 +Northstar Location Services, 4285 Genesee St, Buffalo, NY 14225-1943
956568594 +Transunion, 555 West Adams St, Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BCDCARLSON.COM May 30 2019 05:23:00 Charles D Carlson, Charles Carlson,
PO Box 3339, Vancouver, WA 98668-3339
smg EDI: WADEPREV.COM May 30 2019 05:23:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
956568572 +EDI: RMSC.COM May 30 2019 05:23:00 CARE CREDIT/SYNCHRONY BANK, PO BOX 960061,
Orlando, FL 32896-0061
956568573 +E-mail/Text: bankruptcy@cavps.com May 30 2019 01:26:48 CAVALRY PORTFOLIO SERVICES,
500 SUMMIT LAKE DR, Valhalla, NY 10595-2322
956568571 +EDI: CAPITALONE.COM May 30 2019 05:23:00 Capital One, Bankruptcy Dept, PO Box 30285,
Salt Lake City, UT 84130-0285
956568574 +Fax: 602-659-2196 May 30 2019 02:20:45 Chexsystems, Attn: Customer Relations,
7805 Hudson Rd Ste 100, Saint Paul, MN 55125-1703
956568576 EDI: DISCOVER.COM May 30 2019 05:23:00 Discover Financial, PO BOX 15316,
Wilmington, DE 19850
956568578 +E-mail/Text: bknotice@ercbpo.com May 30 2019 01:26:43 ERC, PO BOX 23870,
Jacksonville, FL 32241-3870
956568580 +E-mail/Text: membersolutions@fibrecu.com May 30 2019 01:26:52 Fibre Federal Credit Union,
PO Box 1786, Longview, WA 98632-8106
956568583 +E-mail/Text: bankruptcy@affglo.com May 30 2019 01:26:42 GLOBAL CREDIT & COLLECTIONS,
5440 N. CUMBERLAND AVE, SUITE 300, Chicago, IL 60656-1486
956568584 +EDI: CITICORP.COM May 30 2019 05:23:00 Home Depot/Citi Bank, PO Box 6497,
Sioux Falls, SD 57117-6497
956568585 +EDI: IRS.COM May 30 2019 05:23:00 Internal Revenue Service, PO BOX 7346,
Philadelphia, PA 19101-7346
956568586 EDI: TSYS2.COM May 30 2019 05:23:00 MACYS/DSNB, 911 DUKE BLVD, Mason, OH 45040
956568588 +E-mail/Text: bnc@nordstrom.com May 30 2019 01:26:31 Nordstrom, Attn: Bankruptcy Dept,
PO BOX 6566, Englewood, CO 80155-6566
956568590 +EDI: RMSC.COM May 30 2019 05:23:00 OLD NAVY SYNCB, PO BOX 996505,
Orlando, FL 32896-0001
956568592 +EDI: RMSC.COM May 30 2019 05:23:00 SYNCHRONY BANK/SLEEP TRAIN, PO BOX 960061,
Orlando, FL 32896-0061
956568591 +E-mail/Text: compliance@sentrycredit.com May 30 2019 01:27:04 Sentry Credit, PO Box 12070,
Everett, WA 98206-2070
956568593 +EDI: WTRRN BANK.COM May 30 2019 05:23:00 Target National Bank, PO Box 1581,
Minneapolis, MN 55440-1581
956568595 +EDI: RMSC.COM May 30 2019 05:23:00 WALMART/SYNCHRONY BANK, PO BOX 530927,
Atlanta, GA 30353-0927

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

956568587 ##+Monarch Recovery Mgmt, 10965 Decatur Rd, Philadelphia, PA 19154-3210

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2019 at the address(es) listed below:

Charles D Carlson carlson7trustee@gmail.com, wa33@ecfcbis.com
Susan H. Seelye on behalf of Debtor Jessica Ashley Olson stopdebt@gmail.com,
ignbands@gmail.com;browner80299@notify.bestcase.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 Jessica Ashley Olson
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Western District of Washington

Case number: **19-40561-MJH**

Social Security number or ITIN xxx-xx-8528
EIN --

Social Security number or ITIN ----
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jessica Ashley Olson

5/29/19

By the court: Mary Jo Heston
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.